

In re:
Cheryl L. Dunaway
Debtor(s)

Case No. 15-11721-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Dec 15, 2020

User: Adminstra
Form ID: 138NEW

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Cheryl L. Dunaway, 313 Creek Drive, Apartment 212, Wayne, PA 19087-5229 |
| 13488863 | + Allgate Financial Llc, 130 S Jefferson St Ste 1, Chicago, IL 60661-3687 |
| 13488864 | + Allied Collection Svcs, 8550 Balboa Blvd Ste 232, Northridge, CA 91325-5806 |
| 13488865 | + Auto Trakk LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416 |
| 13488867 | + Fair Collections & Out, 12304 Baltimore Ave Ste, Beltsville, MD 20705-1314 |
| 13488868 | + First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868 |
| 13488872 | + Lease & Rental Mgmt Co, 45 Haverhill St, Andover, MA 01810-1499 |
| 13488874 | + Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243 |
| 13488879 | + Nrthn Resol, Po Box 566, Amherst, NY 14226-0566 |
| 13488880 | Phila Gas Works, PO Box 11700, Newark, NJ 07101-4700 |
| 13488881 | + Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426 |
| 14537348 | + RoundPoint Mortgage Servicing Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 13506093 | + Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284 |
| 13488883 | + Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244 |
| 13488886 | + Xerox Soluti, Pob 41818, Philadelphia, PA 19101-1818 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Dec 16 2020 04:53:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 16 2020 04:53:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Dec 16 2020 04:53:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| cr | Email/Text: bnc@atlasacq.com | Dec 16 2020 04:53:00 | Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666 |
| cr | + Email/PDF: acg.acg.ebn@americaninfosource.com | Dec 16 2020 04:34:38 | NCEP, LLC by AIS Data Services, LP as agent, PO Box 165028, Irving, TX 75016-5028 |
| cr | + Email/PDF: acg.acg.ebn@americaninfosource.com | Dec 16 2020 04:40:48 | NCEP, LLC by AIS Portfolio Services, LP as agent, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901 |
| 13559622 | Email/Text: bnc@atlasacq.com | Dec 16 2020 04:53:00 | Atlas Acquisitions LLC, ATN: Avi Schild, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666 |
| 13488862 | + Email/Text: EBNProcessing@afni.com | Dec 16 2020 04:53:00 | Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427 |
| 13561564 | + Email/PDF: acg.acg.ebn@americaninfosource.com | | |

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|----------|--|----------------------|---|
| 13510262 | Email/Text: sbse.cio.bnc.mail@irs.gov | Dec 16 2020 04:40:48 | Ascension Capital Group, Attn: NCEP, LLC Department, P.O. Box 165028, Irving, TX 75016-5028 |
| 13488869 | + Email/Text: bkynotice@harvardcollect.com | Dec 16 2020 04:53:00 | Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 13488871 | Email/Text: JCAP_BNC_Notices@jcap.com | Dec 16 2020 04:53:00 | Harvard Collection, 4839 N Elston Ave, Chicago, IL 60630-2589 |
| 13488873 | + Email/Text: bankruptcydpt@mcmcg.com | Dec 16 2020 04:53:00 | Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303 |
| 13573250 | + Email/PDF: acg.acg.ebn@americaninfosource.com | Dec 16 2020 04:34:38 | Midland Credit Mgmt In, 8875 Aero Dr, San Diego, CA 92123-2255 |
| 13561309 | + Email/PDF: acg.acg.ebn@americaninfosource.com | Dec 16 2020 04:34:38 | NCEP, LLC, by AIS Data Services, LP as agent, PO Box 165028, Irving, TX 75016-5028 |
| 13551499 | + Email/Text: recovery@paypal.com | Dec 16 2020 04:53:00 | NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028 |
| 13565969 | + Email/Text: JCAP_BNC_Notices@jcap.com | Dec 16 2020 04:53:00 | PayPal Inc, Po Box 45950, Omaha NE 68145-0950 |
| 13488885 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Dec 16 2020 04:53:00 | Premier Bankcard, Llcc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999 |
| | | | Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 13488878 | | Nr Group |
| 13488884 | | Verizon |
| cr | *+ | NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028 |
| 13488866 | *+ | Auto Trakk, LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416 |
| 13488870 | * | Internal Revenue Service, Attn: Special Procedures, P.O. Box 12051, Philadelphia, PA 19105 |
| 13488875 | *+ | Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243 |
| 13488876 | *+ | Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243 |
| 13488877 | *+ | Mohela/Dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243 |
| 13488882 | *+ | Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426 |
| 13488861 | ##+ | Abbey Management Inc., PO Box 6180, Philadelphia, PA 19115-6180 |

TOTAL: 2 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

| Name | Email Address |
|-------------------------|---|
| DAVID M. OFFEN | on behalf of Debtor Cheryl L. Dunaway dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com |
| REBECCA ANN SOLARZ | on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmllawgroup.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |
| WILLIAM C. MILLER, Esq. | on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com |
| WILLIAM C. MILLER, Esq. | ecfemails@ph13trustee.com philaecf@gmail.com |

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Cheryl L. Dunaway

Debtor(s)

Bankruptcy No: 15-11721-mdc
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 12/15/20

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Form 138_new